PROVISION FOR FAMILIES IN CASE OF DEATH; ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 6, New Coventry-street, Leicester-square, London; 15, Bachelor's-walk, Dublin; and 18, Rue Trouchet, Paris. Incorporated under 7 & 8 Vict. c. 110.

CAPITAL £50,000.

This Company assures diseased as well as healthy lives for sums of from £5 to £5,000.

The annual income is nearly £,000.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on application to the Actuary or Secretary.

M. FORRISTALL, Managing Director.

LIFE ASSURANCE for the WORKING CLASSES.

BRANCH OFFICE—3, EXETER CHANGE, WELLINGTON-STREET NORTH (opposite Waterloo-bridge), STRAND.

Open every Evening from Six till Eight o'clock.

Subscription for securing payments of £1 and up to £50 payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of £1 at death.

Healthy persons whose age on becoming subscribers shall be—

From 10 to 21 years, to pay One Penny per Week.
" 25 to 45 " " Twopence "
" 45 to 55 " " Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase as the contributor grows older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions, so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on up to Fifty Pounds.

N.B. No communications relative to the assurance of sums from £1 to £50 can be attended to unless addressed to Mr. JOHN MOLYNEUX, 3, Exeter Change, Wellington-street North, Strand.

PROVIDENT LIFE OFFICE, 50, REGENT-STREET; CITY BRANCH, 2, ROYAL EXCHANGE BUILDINGS. Established 1806.

Invested Capital, £1,211,767.

Annual Income, £153,000. Bonuses Declared, £740,000.

Claims paid since the establishment of the Office, £2,067,738.

PATRONS.

The Right Honourable Earl GREY.

DIRECTORS.

William Henry Stone, esq., Chairman.
Henry B. Alexander, esq., Deputy-Chairman.

Henry Blencowe Churchill, esq.	Benjamin Gillriers, esq. F.R.S.
George Dacre, esq.	William Ostler, esq.
William Judd, esq.	Apsley Pellatt, esq.
Sir Richard D. King, bart.	George Round, esq.
The Hon. Arthur Kinnaird	The Rev. James Sherman.
Thomas Maacham, esq.	Frederick Squire, esq.

J. A. Beaumont, esq., Managing Director.

PHYSICIAN—John Maclean, M.D., F.R.S., 20, Upper Montague-street, Montague-square.

Nineteen-twentieths of the profits are divided among the assured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1804	1,000	79 16 10 extinguished.	1,229 2 0
1811	1,000	33 12 2 ditto	221 17 8
1818	1,000	34 16 10 ditto	114 18 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
971	1807	800	963 19 1	1,963 19 1
1174	1810	1,200	1,126 3 6	2,326 3 6
1268	1820	3,000	1,336 17 8	3,336 17 8

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

UNDER THE SPECIAL PATRONAGE OF HER MOST GRACIOUS MAJESTY THE QUEEN AND FIELD MARSHAL HIS ROYAL HIGHNESS PRINCE ALBERT, K.G. K.T. K.P. G.C.B. and G.C.M.G.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY.

Established A.D. 1837.

FOR GENERAL ASSURANCE ON LIVES.

13, Waterloo-place, London.

DIRECTORS.

Colonel Sir Frederick Smith, K.H., F.R.S., R.E., Chairman.
James Frederick Nugent Daniell, Esq., Deputy-Chairman.

Admiral of the Fleet the Right Hon. Sir G. Cockburn, G.C.B.	Lieut.-Gen. Edw. Wynyard, C.B.
	Lieut.-Gen. Arnold, K.H. K.C.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.	Archibald Hair, esq., M.D.
	Captain William Lancey, R.E.
General Sir Thomas Bradford, G.C.B. G.C.H.	Wm. Chard, esq., Navy Agent.
	Wilbraham Taylor, esq.
Lieut.-General Sir Hew D. Ross, K.C.B. Deputy Adjutant-General, Royal Artillery.	Major-Gen. Sir John Rolt, K.C.B.
	Major F.B. Sotheby, C.B. E.I.C.S.
	Lieut.-Gen. Sir G. Pollock, G.C.B.
Capt. Sir Geo. Back, R.N. F.R.S.	Captain William Cuppage, R.N.
Lieut.-Gen. Taylor, C.B. E.I.C.S.	Captain Michael Quin, R.N.

BANKERS—Messrs. Coutts and Co. 59, Strand.

PHYSICIAN.—Sir Charles Ferguson Forbes, M.D. K.C.H. F.L.S.

COUNSEL.—J. Measure, Esq., 4, Serle-street, Lincoln's-inn-fields.

SOLICITOR.—Stephen Garrard, esq. 12, Suffolk-street, Pall-Mall East.

ACTUARY.—John Finlaison, esq. President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

The circumstances of the Society, on the occasion of the Second Septennial Division of Profits, in the present year (1851), have warranted the appointment of a very liberal Bonus.

The additions to various Policies are shown in the following examples:—

Age when Assured.	Policy effected in	Sum Assured	Total Additions in 1851.	
		£.	£ s. d.	
25	1828	1,000	184 12 9	Participators in Two Septennial Divisions of Profits.
36	1828	1,000	170 19 8	
43	1828	1,000	219 6 6	
53	1828	1,000	236 10 8	
64	1828	1,000	288 1 8	
26	1844	1,000	48 12 0	Participators in One Septennial Division of Profits.
36	1844	1,000	59 4 9	
46	1844	1,000	77 13 0	
56	1844	1,000	93 13 7	
66	1844	1,000	94 16 8	

JOSEPH CARTWRIGHT BRETTELL, Secretary.

LONDON and PROVINCIAL JOINT-STOCK LIFE ASSURANCE COMPANY.

Established, 1847.—Offices, 17, Gracechurch-street.

The Company effect every description of Life Insurance, both on the participating and non-participating scales.

They also lend money on the security of freehold and long leasehold property, reversions absolute or contingent, life interests, and incomes legally assignable. And on personal security, accompanied by at least three unquestionable sureties, and a policy of Insurance effected with the Company for not less than double the amount borrowed. In cases of personal security, the loan is made for periods of from one to five years, repayable by annual, half-yearly, or quarterly instalments, with interest at 5 per cent.

C. INGALL, Actuary and Secretary.

MERCHANT'S and TRADESMAN'S MUTUAL LIFE ASSURANCE OFFICE, 5, Chatham-place, Blackfriars, London.

JOHN MACGREGOR, Esq. M.P., Chairman.

The Advantages offered by this Society are—

POLICIES INDISPUTABLE, unless obtained by fraud.

All the MEDICAL FEES PAID by the Society.

Policies payable during the lifetime of the Assured.

Non-forfeiture of Policies. Assurers who find it inconvenient to pay their premiums as they fall due, may have a temporary loan of the amount on application to the Board.

LOANS granted on Personal and other Securities in connection with Life Assurance.

Prospectuses and every information may be obtained at the Office.

GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 300,000l.

TRUSTEES.

Lord Wenlock, Escrick Park.
G. L. Thompson, esq. Sheriff Hutton Park.
Robt. Swann, esq. York.

BANKERS.—Messrs. Swann, Clough, and Co. York.

ACTUARY and SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for LIFE INSURANCES, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birthday.	A MALE.	A FEMALE.	Age next birthday.	A MALE.	A FEMALE.
	Whole Life Premiums			Whole Life Premiums	
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
10	1 7 6	1 8 4	46	3 11 6	3 3 9
13	1 9 8	1 7 0	50	4 1 9	3 13 3
16	1 11 3	1 9 10	53	4 11 6	4 2 6
20	1 14 4	1 11 6	55	5 4 0	4 14 0
23	1 17	1 13 6	60	6 6 0	5 19 6
26	2 0 3	1 16 2	63	7 4 0	6 9 6
*30	2 3 0	1 19 9	66	8 4 0	7 10 0
33	2 6 6	2 2 10	70	10 0 4	9 7 6
36	2 13 0	2 6 4	73	11 16 2	11 2 6
40	2 19 9	2 12 0	76		13 1 9
43	3 5 2	2 17 2	80		13 12 10

* EXAMPLE.—A gentleman whose age does not exceed 30, may insure 1,000l. payable on his decease, for an annual payment of £2. 10s.; and a lady of the same age can secure the same sum, for an annual payment of 18l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES

are also effected by this Company, on the most moderate terms.

Agents are wanted in those towns where no appointments have been made. Applications to be made to Mr. W. L. NEWMAN, Actuary and Secretary, York; or to

Mr. RICH. WOOD, Solicitor, 12, John street, Bedford-row, Agent for London.

THE ROYAL BRITISH BANK, incorporated by Charter, besides transacting all ordinary Banking business, Continues to ALLOW,

ON DEPOSITS for six months, 3 per cent. per annum; and on sums for shorter periods, and at Call—interest varying with the amount and time in Bank;

And GRANTS

CASH CREDITS for indefinite periods, on sufficient securities, at 1 per cent. commission half-yearly on the amount of the credit, and 5 per cent. per annum interest on the balance only at debit; and

LOANS for short periods on marketable securities, at rates varying with the circumstances.

Every additional information and forms for opening accounts, &c. will be supplied at the Bank and its Branches, or sent by post on application.—By Order of the Court of Directors,

HUGH INNES CAMERON,
10, Tokenhouse-yard, Lothbury, London. General Manager.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION,

7, ST. MARTIN'S-PLACE, TRAFALGAR-SQUARE, LONDON;
AND 64, PALL-MALL, MANCHESTER.

Established May, 1846.

INVESTMENT OF CAPITAL AND SAVINGS.

The object of the Investment Department of this Institution, is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to seeking securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest yielded by first-class securities, in which alone the money deposited with the Association is employed.

Interest payable in January and July.

NATIONAL ASSURANCE and INVESTMENT ASSOCIATION.

CAPITAL STOCK, £100,000.

The Capital Stock is altogether distinct and separate from the Depositors' Stock in the Investment Department of this Institution. It constitutes, with the Premium Fund, a guarantee for the engagements of the Association, and has been provided in order to render the security of the Assured complete.

IMPORTANT NOTICE TO POLICY-HOLDERS.

Policies absolutely INDISPUTABLE; and made PAYABLE TO THE HOLDER BY SPECIAL ENDORSEMENT, thus saving the expense of a transfer deed as well as legacy and probate duty.

FOR SECURING LOANS OR DEBTS.

Amongst the varied and extensive Tables of this Institution will be found one peculiarly advantageous where Policies are required for securing loans or debts. The rate of Premium by this Table will protect the Interest of the Policy-holder from all contingencies, and allow the Life assured to proceed to, and reside in, any part of the world.

MUTUAL ASSURANCE:—

Assurances may be effected from 50l. to 10,000l. on a Single Life.
Entire profits belong to the Assured, and divided annually.
Credit for half the amount of the first five annual Premiums.
Medical men remunerated for their Reports.
Liberty to Travel, and Foreign residence, greatly extended.

COLLEGE EDUCATION.

A Novel Table has been constructed expressly for the use of this Institution, whereby a Parent, by the payment of a very small annual premium, may, in the event of death, secure to a Child, either an Annuity, payable from the age of 17 to 23, or an equivalent amount in money.

Other new and important Tables for Educational purposes, and Endowments for Children, are in course of construction, and will shortly be published.

The Tables for Reversionary and Deferred Annuities, are particularly deserving of attention, whether regarded as a means of providing for a particular Individual, or as a resource against the casualties of age, involving, as it does, the uncertainties of health and fortune.

Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents, throughout the United Kingdom.

PETER MORRISON, Managing Director.

Applications for Agencies may be made to the Managing Director.

GUARANTEE OF RENTS.—TO LANDLORDS, OWNERS of PROPERTY, TRUSTEES, and OTHERS.—Owners of Property can have their Rents and Incomes guaranteed to them on a day certain, whether the same shall then have been collected or not; or a certain income from property for a fixed period, whether wholly occupied or not.

Rents collected without guarantee, the amount being paid over immediately it is collected.

Owners of property travelling or residing abroad, or in the country, can have the amounts of their rents remitted to them, or paid to their bankers, or other direction; thus enabling them to draw upon their accounts without fear of disappointment.

Particulars and forms of proposal to be obtained at the office of THE RENT GUARANTEE SOCIETY, 3, Charlotte-row, Mansion-house, London.

Rates of commission are moderate.

No charge made for policies or preliminary expenses of any kind.

FREDERICK TWYNAM, Resident Director.

BRICK BEAM at the EXHIBITION BUILDING, erected by J. B. WHITE and SONS, MILLBANK-STREET.—For diagram and description of this beam, constructed of Portland Cement and Hollow Bricks, broken down with a weight of 21,000 lbs., 22nd September, 1851, in presence of the Jury of Class 27.—See *The Builder*, Sept. 27, No. 451; and *Times* and *Chronicle*, Sept. 23, "Exhibition Article."

JOHN BAZLEY WHITE and SONS, MILLBANK-STREET, Westminster,

Manufacture PORTLAND CEMENT of the best quality.

ATKINSON'S CEMENT, made from Whitby stone, supplied from the Malvern Estate; and ROMAN CEMENT, made of Sheppy and Harwich stone.

These cements are all used for external purposes, either for Brickwork or as Stucco.

For internal uses they Manufacture and Sell—

KEENE'S CEMENT;
PARIAN CEMENT;
FRENCH PLASTER;

The qualities of which are well known as quick-drying and hard stucco, that can be painted upon within a few days.

Warehouses in London:—

Millbank-street, Westminster;
South Wharf Road, Paddington;
Earl-street, Blackfriars; and at
Seel-street, Liverpool.

MEDINA (ROMAN) CEMENT.—The material of which this cement is made is obtained in the Isle of Wight. It has all the properties of the Sheppy Stone, but is much better adapted to engineering works, from the rapidity with which it sets and hardens under water. It has been long used at the great Breakwater at Cherbourg; in a similar work at Alderney; and at Dover new pier, to unite the masonry. The foundation of the centre pier of the Tubular Bridge at Menai Straits is laid in Medina Cement. A new groyne at Sandown Bay, Isle of Wight, has been constructed of no other material but this cement and ornamental tiles. The work extends 200 feet into the sea, and is exposed to the most violent gales of the Channel, in a position where every former construction had been repeatedly washed away. The inconvenience of the varied qualities of Roman Cement are superseded by the use of this improved manufacture.

CHAS. FRANCIS and SONS, Nine Elms, London; or West Medina Mill, Newport, Isle of Wight.

Agent for Southampton, R. L. FLUDER, American Wharf.

PARIAN CEMENT for internal use, to be PAINTED IN A FEW HOURS, AND PAPERED WITHIN A COUPLE OF DAYS.—CHARLES FRANCIS and SONS, Patentees, Nine Elms, London.

PORTLAND CEMENT, in Casks of Four Imperial Bushels. QUANTITY, NOT WEIGHT, BEING THE STANDARD.—CHAS. FRANCIS and SONS, Cement Works, Nine Elms, London.

6, South Wharf, Paddington.

PORTLAND CEMENT.—CHARLES RICHARDSON has the greatest confidence in introducing to the trade the above superior CEMENT, being of uniform colour and quality (a desideratum never before attained in Portland Cements). It possesses extraordinary cementitious qualities, resists the action of frost and heat, and is more durable than any other Cement; does not vegetate, turn green, or crack, combined with which its eminent hydraulic properties stamp it at once as the first cement of the day for work where all the above qualities are requisite. It is manufactured on the only principle Portland Cement can be, and contrary to the statements put forth by those who have hitherto had the monopoly. Manufactured by R. GREAVES, Esq. at his Works, near the River Avon, and sent to all parts of the kingdom per boat or rail, at a reduced price to the trade.

PORTLAND CEMENT.—JAMES WESTON, having commenced manufacturing the above Cement, beg to inform the trade in general that he can supply them with any quantity they may require, either at his Works, Mill-wall, Poplar; St. Andrew's Wharf, Earl-street, Blackfriars; or Middle Scotland-yard, Westminster. Manufacturer of Roman, Lias, and Mastic Cements, French and English Plaster, &c.

PATENT PORTLAND and ROMAN CEMENTS.—WINKFIELD, BELL, and CO. of East Greenwich, Kent, having now completed some heavy contracts are prepared to execute orders to any extent for either of the above Cements, which they are quite prepared to prove exceed any others in their cementitious qualities at present manufacturing. Many highly respectable references can be given where their Cements have been successfully used. Orders addressed to their Works will be punctually attended to, and terms sent. Where quantities are used a corresponding price will be made.—Agent at Southampton, Mr. GEORGE SHARPE, Union Wharf.

GEORGE and THOMAS EARLE, CEMENT MANUFACTURERS, HULL.

Light and Dark equal to any made.

Also, Manufacturers of PLASTER, MASTIC, &c.

Importers of MARBLE and PUZZOLANA.

Dealers in Slates, Slate Hair, Whiting, &c.

ROMAN and OTHER CEMENTS. Manufactured by J. B. BLASHFIELD, successor to the Patentees, PARKER and WYATT, who, in 1796, first introduced PARKER'S ROMAN CEMENT; also Terras and Portland Cements, English and French Plaster, Terra Cotta Chimney Pots, Trusses, &c.

Manufactory, Mill Wall, Poplar; Depôts, Commercial-road, Lambeth, and Paddington-basin.

PERMANENT STUCCO WASH, WITHOUT SIZE OR OTHER CORRUPTIBLE INGREDIENT.

As used at St. George's Hospital, Hyde Park Corner.

JOHNS and CO. having effected some important improvements in the manufacture of this very useful material, confidently offer it to the notice of the Trade and the Public generally, as possessing every advantage over the common Lime Wash or Water Colour for STUCCO or BRICK WORK. It is a Stone Colour, but may be tinted to any other—DOES NOT WASH OFF—is perfectly dry in twenty-four hours, and, being a non-absorbent, is admirably adapted for Railway Stations, Union Workhouses, Barracks, Schools, Prisons, &c. One cwt. will cover 250 square yards. It will keep good for years, and MAY BE EXPORTED WITH PERFECT SAFETY.

JOHNS and CO.'S STUCCO CEMENT.—This cement, from the great reduction in price, and its suitableness for internal as well as external surfaces, places it above all other materials of its kind; it has no caustic qualities; may be painted or papered in a few days; never blisters, cracks, or vegetates; soon becomes as hard as stone; and may be cleaned with a brush and water.

The merits of the PAINT are well known for its application to stucco work of all kinds, and external work generally. Numerous testimonials, prospectuses, and every information may be obtained, on application to the Sole Agents, PHILIP HARE and Co. at the Warehouse, 36, Steel-yard, Upper Thames-street. A liberal allowance to wholesale dealers.

GRAVEL! GRAVEL!! GRAVEL!!!—FOR SALE, the best quality, to be had at Duppa's-hill, Croydon.—Apply to Mr. TRINO, the Foreman, on the Land; or of the Surveyors, at Croydon.

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